

# PRESS RELEASE

21 South Fruit St, Suite 14, Concord, NH 03301 – 603-271-2261 – [www.nh.gov/insurance](http://www.nh.gov/insurance)

## For Immediate Release

## Media Contact:

Catherine Tucker

[Catherine.tucker@doj.nh.gov](mailto:Catherine.tucker@doj.nh.gov)

603-271-7987 Phone

603-223-6289 Fax

## Insurance Commissioner and Attorney General Announce Indictment For Automobile Insurance Fraud

**October 1, 2007**-- Insurance Commissioner Roger A. Seigny and Attorney General Kelly A. Ayotte announced today the indictments of Kim Falle and Terri Chase for automobile insurance fraud.

Kim Falle, age 42, of Hampstead, New Hampshire, was indicted on one count of Insurance Fraud, under RSA 638:20, on August 20, 2007 by the Cheshire County Grand Jury. The indictment alleges that Falle had an automobile insurance policy with Peerless Insurance Company (“Peerless”), which is located in Keene. According to the indictment, Falle informed her insurance agent that her husband did not drive either one of her vehicles and Falle was aware that Peerless would not cover any accidents occurring with her husband driving because his license was suspended. The indictment states that pursuant to this insurance policy a claim was made to Peerless for damage to another car following an accident. On or about October 23, 2006, according to the indictment, Falle told Peerless that she had been driving her truck at the time of the accident. According to the indictment, Falle had not actually been driving the truck at the time of the accident, but rather a male had been. Falle knew that her statement was false, incomplete or misleading and that this information was material to her claim for payment or other benefit, according to the indictment. The indictment further alleges that, in providing this information, Falle’s purpose was to deceive or defraud Peerless. The charge is a Class A felony. Falle has waived arraignment and a preliminary pretrial conference has been scheduled for October 24, 2007 at the Cheshire County Superior Court.

Terri Chase, age 26, of Fremont, New Hampshire, was indicted on one count of Insurance Fraud, under RSA 638:20, on September 5, 2007 by the Rockingham County Grand Jury. The indictment alleges that Chase had an insurance policy with Allstate Insurance Company (“Allstate”), but it was cancelled in February 2007. Subsequently, on or about March 28, 2007, Terri Chase was in an accident that caused front-end damage to her car, according to the indictment. The indictment states that the insurance policy was reinstated on or about March 29, 2007. According to the indictment, Chase knew that her

policy would not cover any damage during the period of the lapse. The indictment alleges that on or about April 9, 2007, Chase made a claim to Allstate, pursuant to this insurance policy, for payment to her car and that on or about April 23, 2007, Chase told Allstate that the damage to her car occurred on April 5, 2007. Chase knew that the damage did not occur on April 5, 2007, according to the indictment. Chase knew that her statement about the date of accident was false, incomplete or misleading and that this information was material to her claim for payment for damage to her car, the indictment states. The indictment alleges that, in providing this information, Chase's purpose was to deceive or defraud Allstate. The indictment states that the crime was committed in Plaistow. The charge is a Class A felony. Chase will be arraigned on October 25, 2007 at the Rockingham County Superior Court.

A Class A felony charge carries a maximum penalty of 7 ½-15 years incarceration and a fine of \$4000 or an amount not to exceed double the amount of property gained in the commission of a felony.

“Automobile insurance fraud increases the cost of insurance for all New Hampshire drivers,” stressed Insurance Commissioner Seigny. Attorney General Ayotte said, “The Attorney General’s Office will actively investigate and vigorously prosecute automobile insurance fraud cases to deter persons from engaging in these offenses. Law abiding citizens should not have to pay extra for automobile insurance because others defraud their insurance company.”

The indictments are the result of joint investigations conducted by the Attorney General’s Office and the Insurance Department Fraud Investigation Unit. Pursuant to RSA 417:23, the Fraud Unit was formed to investigate Insurance Fraud and other insurance-related criminal activity.

For further information contact Attorney Catherine Tucker at 271-7987.

\* \* \* \*

#### **ABOUT THE NH INSURANCE DEPARTMENT**

The first insurance regulator in the US, the NH Insurance Department was created in 1851 and charged with enforcing and administering New Hampshire’s insurance laws. The department, an agency of the executive branch of New Hampshire state government, conducts safety and soundness and market conduct examinations of licensees; licenses insurance companies, insurance producers and others; reviews premium rates and policy forms; provides assistance, information and referral services to New Hampshire insurance consumers; and administers the filing and collection of New Hampshire’s insurance premium tax. For more information, visit the New Hampshire Insurance Department’s web site at: [www.nh.gov/insurance](http://www.nh.gov/insurance).